

Form finmgtc

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-23011-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Eric Louis Torres
aka Melissa Michalski
36 Orange Drive
Marlboro, NJ 07746

Melissa Torres
aka Melissa Michalski
36 Orange Drive
Marlboro, NJ 07746

Social Security No.:
xxx-xx-4518

xxx-xx-5693

Employer's Tax I.D. No.:

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: September 10, 2018
JAN: admi

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
United States Bankruptcy Court
District of New Jersey

In re:
Eric Louis Torres
Melissa Torres
Debtors

Case No. 18-23011-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: finmgtc

Page 1 of 1
Total Noticed: 3

Date Rcvd: Sep 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2018.

db/jdb +Eric Louis Torres, Melissa Torres, 36 Orange Drive, Marlboro, NJ 07746-1841

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2018 23:35:54 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 10 2018 23:35:50 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2018 at the address(es) listed below:

Albert Russo docs@russotruster.com
David L. Dockery on behalf of Creditor Orchards at Marlboro Condominium Association, Inc.
attorneys@lawgapc.com, ddockery@lawgapc.com
Harold N. Kaplan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Ameritrust Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10
hkaplan@rasnj.com, informationathnk@aol.com
Kevin Gordon McDonald on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New
York, as successor to JPMorgan Chase Bank N.A. as Indenture Trustee, on behalf of the holders of
the Terwin Mortgage Trust 2006-HF1, Asset-backed Secu kmcdonald@kmlawgroup.com,
bkggroup@kmlawgroup.com
Kevin M. Buttery on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for
Ameritrust Mortgage Securities Inc., Asset-Backed Pass-Through Certificates, Series 2005-R10
bkyefile@rasflaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Joint Debtor Melissa Torres bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Debtor Eric Louis Torres bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 8